



**COMMISSIONER OF SECURITIES  
STATE OF GEORGIA**

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**In the matter of**

**Christopher Burns, Investus Advisers LLC  
a/k/a Dynamic Money and  
Peer Connect LLC**

**ENSC-210962**

**Respondents.**

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**EMERGENCY ORDER TO CEASE AND DESIST ALL VIOLATIONS OF GEORGIA  
SECURITIES ACT, REVOKING REGISTRATION, AND IMPOSITION OF CIVIL  
PENALTY**

This matters comes before the Commissioner of Securities for the State of Georgia (“Commissioner”) pursuant to the authority granted in O.C.G.A. § 10-5-70, *et seq.* of the Georgia Uniform Securities Act of 2008, as amended (“Act”). Whereas, the Commissioner undertook an investigation into the acts and practices of Christopher Burns (“Burns”), Investus Advisers LLC a/k/a Dynamic Money (“Investus”), and Peer Connect LLC (“Peer Connect”) (collectively “Respondents”).

Based on the investigation, the Commissioner has found grounds to conclude that Respondents may have engaged in acts or practices constituting violations of the Act. The Commissioner has determined it is in the public interest to issue this Order.

Based upon information obtained during the investigation, the Commissioner finds as follows:

**I. FINDINGS OF FACT**

1. Burns is a Georgia resident and is the Principal and Chief Compliance Officer of Investus. Burns is registered with the Commissioner as an investment adviser representative pursuant to O.C.G.A. § 10-5-33. Burns’ CRD number is 5967241.

2. Burns previously worked for Hornor, Townsend & Kent, Inc., Lloyd Advisory Services, LLC, and OneAmerica Securities, Inc.

3. Investus is a domestic limited liability company registered with the Georgia Secretary of State's Corporations Division. Burns is listed as the registered agent and Organizer in Investus' corporate registration filings. Investus is registered with the Commissioner as an investment adviser pursuant to O.C.G.A. § 10-5-32. Investus' CRD number is 282767. Registration documents, including but not limited to Form ADV and Part 2A of Form ADV, list Investus' principal office address as 7000 Central Parkway, Suite 1100, Atlanta, Georgia 30328. Investus is also known as and operates under the name of Dynamic Money.

4. Peer Connect is a domestic limited liability company organized under the laws of Georgia and registered with the Georgia Secretary of State's Corporation Division. Burns is listed as the registered agent and Organizer in Peer Connect's corporate registration filings. Company registration documents list Peer Connect's principal office address as 7000 Central Parkway, Suite 1100, Atlanta, Georgia 30328.

5. Investus never disclosed any relationship between Investus and Peer Connect in Investus' Form ADV or Form ADV Part 2A ("Firm Brochure").

6. Burns never disclosed any relationship between himself and Peer Connect in Burns' Form ADV Part 2B ("Brochure").

7. From 2018 through September 2020, Burns and Peer Connect issued at least four (4) promissory notes to Georgia residents and clients of Investus totaling at least two hundred sixty-seven thousand seven hundred eighty dollars (\$267,780.00).

8. On or about December 25, 2018, Burns issued a promissory note in the name of Peer Connect between Investor #1, a Georgia resident and client of Burns and Investus. Under the terms of the promissory note, Investor #1 provided a principal sum of ninety-seven thousand seven hundred eight dollars (\$97,780.00). Investor #1 would receive eight percent (8%) interest per annum payable in monthly installments with the principal due upon maturity, January 25, 2021. Investor #1 received monthly interest payments until Burns' disappearance.

9. On or about September 15, 2020, Burns issued a promissory note in the name of Peer Connect between Investor #1 and Peer Connect. Under the terms of the promissory note, Investor #1 provided a principal sum of one hundred thousand dollars (\$100,000.00). Investor #1 would

receive fifteen percent (15%) interest with the principal and accrued interest payable as a lump sum of one hundred fifteen thousand dollars (\$115,000.00) on October 23, 2020.

10. On or about September 20, 2020, Burns issued a promissory note in the name of Peer Connect between Investor #2 and Peer Connect, a Georgia resident and client of Burns and Investus. Under the terms of the promissory note, Investor #2 provided a principal sum of fifty thousand dollars (\$50,000.00). Investor #2 would receive ten percent (10%) interest with the principal and accrued interest payable as a lump sum of fifty-five thousand dollars (\$55,000.00) on October 25, 2020.

11. On or about September 20, 2020, Burns issued a promissory note in the name of Peer Connect between Investor #3 and Peer Connect, a Georgia resident and client of Burns and Investus. Under the terms of the promissory note, Investor #3 provided a principal sum of twenty thousand dollars (\$20,000.00). Investor #3 would receive ten percent (10%) interest with the principal and accrued interest payable as a lump sum of twenty-two thousand dollars (\$22,000.00) on October 25, 2020.

12. On September 25, 2020 a missing person's report was filed on behalf of Burns by his wife with the Gwinnett County Police Department. Multiple clients have reported that Burns has not and will not return client communications. The phone number for Investus is disconnected and it appears that Burns has abandoned Investus and Investus' clients.

## **II. CONCLUSIONS OF LAW**

13. Paragraphs 1 through 12 are incorporated by reference as though fully set forth herein.

14. The Commissioner has jurisdiction over this matter pursuant to the Act. *See* O.G.C.A. §§ 10-5-70 and 10-5-71.

15. Pursuant to O.C.G.A. § 10-5-73(a)(1) of the Act, if the Commissioner determines that a person has engaged, is engaging, or is about to engage in an act, practice, or course of business constituting a violation of the Act or Rules, the Commissioner may "[i]ssue an order directing the person to cease and desist from engaging in the act, practice, or course of business, or to take other action necessary or appropriate."

16. Pursuant to Rule 590-4-1-.10, the Commissioner is authorized to issue an emergency order effective on the date of issuance provided that the "Commissioner deems that the public health, safety, or welfare imperatively requires emergency action and incorporates a finding to that

effect in the emergency order, in which case the order may be effective immediately pending proceedings.”

17. Pursuant to O.C.G.A. § 10-5-41(b), if the Commissioner finds that an order is in the public interest and O.C.G.A. § 10-5-41(d) authorizes the action, the Commissioner “may revoke, suspend, condition, or limit the registration of a registrant and if the registrant is a broker-dealer or investment adviser, any partner, officer, or director, any person having a similar status or performing similar functions, or any person directly or indirectly controlling the broker-dealer or investment adviser.”

18. Pursuant to O.C.G.A. § 10-5-41(d)(2), a person may be disciplined by the Commissioner under O.C.G.A. § 10-5-41(b) if the person “[w]illfully violated or willfully failed to comply with this chapter or the predecessor Act or a rule adopted or order issued under this chapter or the predecessor Act within the previous ten years.”

19. Rule 590-4-4-.19(20) prohibits an investment adviser or investment adviser representative from “[e]ngaging in any act, practice, or course of business that is fraudulent, deceptive, manipulative or unethical.”

20. Burns and Investus violated Rule 590-4-4-.19(20) by abandoning their investment advisory clients and business. This abandonment was unethical and created potential harm for the clients.

21. Rule 590-4-4-.19(11) prohibits an investment adviser or investment adviser representative from “[f]ailing to disclose to clients in writing before any advice is rendered any material conflict of interest relating to the investment adviser, investment adviser representative or federal covered investment adviser, or any of its employees, or affiliated persons which could reasonably be expected to impair the rendering of unbiased and objective advice...”

22. Burns and Investus violated Rule 590-4-4-.19(11) by failing to disclose in writing the material conflict of interest created when Burns solicited Investus clients for the benefit of Peer Connect, a company wholly owned and controlled by Burns.

23. Pursuant to O.C.G.A. § 10-5-2(31), in part, “[s]ecurity means a note...evidence of indebtedness...investment contract...” where the term “[i]ncludes as an investment contract an investment in a common enterprise with the expectation of profits to be derived primarily from the efforts of a person other than the investor where common enterprise means an enterprise in which

the fortunes of the investor are interwoven with those of either the person offering the investment, a third party, or other investors.”

24. Pursuant to O.C.G.A. § 10-5-2(31), the promissory notes issued by Peer Connect, and offered and sold by Burns and Investus, are notes and evidence of indebtedness; therefore, the promissory notes are securities under the Act. Moreover, pursuant to O.C.G.A. § 10-5-2(31), the promissory notes issued by Peer Connect and offered and sold by Burns and Investus requires investors to invest in a common enterprise with the expectation of profits to be derived primarily from the efforts of Peer Connect and Burns. Therefore, the promissory notes are investment contracts and thus securities under the Act.

25. Pursuant to O.C.G.A. § 10-5-20, “[i]t is unlawful for a person to offer or sell a security in this state unless: (1) [t]he security is a federal covered security; (2) [t]he security, transaction, or offer is exempted from registration under [the Act]; or (3) [t]he security is registered under [the Act].”

26. Peer Connect’s securities are not federal covered securities and are not registered pursuant to the Act. Respondents’ offering and selling of Peer Connect’s securities in the state of Georgia is a violation of O.C.G.A. § 10-5-20. The violations are actionable events pursuant to O.C.G.A. § 10-5-73; therefore, Respondents are subject to discipline.

27. Pursuant to O.C.G.A. § 10-5-73(d), “the Commissioner may impose a civil penalty up to \$50,000.00 for a single violation or up to \$500,000.00 for more than one violation.”

### **III. ORDER**

**WHEREFORE**, by the authority vested in me as the Commissioner of Securities for the State of Georgia, **IT IS HEREBY ORDERED**:

1. **CHRISTOPHER BURNS** immediately **CEASE AND DESIST** all violations of the Georgia Uniform Securities Act of 2008, as amended.

2. **INVESTUS ADVISERS LLC** immediately **CEASE AND DESIST** all violations of the Georgia Uniform Securities Act of 2008, as amended.

3. **PEER CONNECT LLC** immediately **CEASE AND DESIST** all violations of the Georgia Uniform Securities Act of 2008, as amended.

4. The registration with the Commissioner of **CHRISTOPHER BURNS** as an investment adviser representative pursuant to O.C.G.A. § 10-5-33 is **REVOKED**.

5. The registration with the Commissioner of **INVESTUS ADVISERS LLC** as an investment adviser pursuant to O.C.G.A. § 10-5-33 is **REVOKED**.

6. **CHRISTOPHER BURNS, INVESTUS ADVISERS LLC, and PEER CONNECT LLC**, jointly and severally, pay a civil penalty in the amount of five hundred thousand dollars (\$500,000.00). Full payment of this monetary penalty is due within thirty (30) days of the entry of a Final Order by the Commissioner of Securities.

The entry of the Order is deemed to be in the public interest and shall not be deemed to constitute findings or conclusions relating to other persons unrelated to Respondents and shall not be deemed to be a waiver or estoppel on the part of the Commissioner from proceeding in individual actions against any person who may have violated the Act or any transactions not specifically referred to herein or not known to the Commissioner at the time this Order was issued.

**SO ORDERED** this 20<sup>th</sup> day of October, 2020.

**SECRETARY OF STATE  
COMMISSIONER OF SECURITIES**

By:   
C. Ryan Germany  
Assistant Commissioner of Securities



**COMMISSIONER OF SECURITIES  
STATE OF GEORGIA**

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**Christopher Burns, Investus Advisers LLC :  
a/k/a Dynamic Money and :  
Peer Connect LLC :**

**ENSC-210962**

**Respondents.**

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**NOTICE OF OPPORTUNITY FOR HEARING**

**TO: Christopher Burns  
472 Lakeshore Drive  
Berkeley Lake, Georgia 30096**

**Investus Advisers LLC  
Attn: Christopher Burns  
472 Lakeshore Drive  
Berkeley Lake, Georgia 30096**

**Peer Connect LLC  
Attn: Christopher Burns  
7000 Central Parkway, Suite 1100  
Atlanta, GA 30328**

Pursuant to O.C.G.A. §10-5-73(b), Respondents are hereby notified that within thirty (30) days after receipt of a request for a hearing in a record from Respondents, this matter will be scheduled for a hearing unless another date and time is otherwise agreed to by the parties. If Respondents do not request a hearing and none is ordered by the Commissioner within thirty (30) days after the date of service of this Order, this Order will become final as to Respondents by operation of law. If a hearing is requested or ordered, the Commissioner, after notice of and opportunity for hearing to Respondents, may modify or vacate this Order, or extend it until final



determination.

**1. GROUNDS:** The grounds for the issuance of the Order are that Respondents have engaged in conduct in violation of O.C.G.A. §§ 10-5-41, 10-5-20, 10-5-73, and 10-5-1, *et seq.*

**2. REQUEST FOR HEARING:** A request for a hearing may be delivered to the attention of Noula Zaharis, Director, Office of the Secretary of State, Securities and Charities Division, 2 Martin Luther King Jr. Drive SE, Suite 317 West Tower, Atlanta, Georgia 30334 or by electronic mail at [nzaharis@sos.ga.gov](mailto:nzaharis@sos.ga.gov).

**3. PROCEDURE FOR REQUESTING A HEARING:** If Respondents request a hearing, the request for hearing must be in writing and contain the following information:

- A title which indicates the nature of the proceedings;
- The complete name and address of the person or persons on whose behalf the request is filed;
- The name and address of all other persons known to have a legal interest in the proceedings;
- If the person or persons on whose behalf the request is filed are represented by counsel, the name and address of counsel;
- A clear and concise statement of the facts upon which the contested case arises;
- A prayer setting forth the relief sought; and
- A statement of the grounds upon which the person contends he is entitled to the relief sought.

**4. SCHEDULING OF HEARING:** If requested, a hearing will be scheduled and the Respondents will be notified of the date, time and location of the hearing.

**5. ISSUES TO BE ADDRESSED:** If a hearing is requested, the issues to be addressed are set forth in the attached Order that is incorporated herein by reference and made a part of this Notice of Opportunity for Hearing.

**6. CONTESTED CASES:** This is a contested case proceeding and pursuant to the Rules it shall be conducted as expeditiously as possible, with regard to the rights of the parties, and in a manner to enable the parties to obtain relevant information needed for preparation of the case to the extent that such disclosure is authorized or required by law.

**7. LEGAL AUTHORITY AND JURISDICTION:** This Notice of Opportunity for Hearing is issued pursuant to O.C.G.A. § 10-5-73, Rule 590-4-6-.01, *et seq.*, and O.C.G.A. § 50-



13-1, *et seq.* (The Georgia Administrative Procedure Act).

**8. INFORMAL CONFERENCE:** Respondents may request an informal prehearing conference with the Division Director pursuant to the Commissioner's Rule 590-4-6-.12 adopted under the Act. The receipt of a request for a prehearing conference will toll, until the date scheduled for the prehearing conference, the running of the time for requesting a hearing. Further information regarding an informal conference may be obtained by contacting Noula Zaharis at (470)-312-2787

**9. RIGHTS OF PARTIES:** The parties to this matter shall have all of the rights provided for in the Act and the Rules, including but not limited to the following:

- to subpoena witnesses and documentary evidence;
- to be represented by legal counsel; and
- to respond to and present evidence on all issues involved.

**SO ORDERED** this 20<sup>th</sup> day of October, 2020.

**SECRETARY OF STATE  
COMMISSIONER OF SECURITIES**

By:

  
C. Ryan Germany  
Assistant Commissioner of Securities